

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

EBONY L DENDY

Debtor(s)

Case No. 18-24887GLT

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/24/2018.
- 2) The plan was confirmed on 02/08/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 07/16/2019, 03/18/2021.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/04/2021.
- 5) The case was completed on 01/08/2024.
- 6) Number of months from filing or conversion to last payment: 61.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$36,046.00.
- 10) Amount of unsecured claims discharged without full payment: \$12,415.61.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$117,290.51  
Less amount refunded to debtor \$2,429.43

**NET RECEIPTS: \$114,861.08**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$2,450.00  
Court Costs \$0.00  
Trustee Expenses & Compensation \$5,389.83  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$7,839.83**

Attorney fees paid and disclosed by debtor: \$1,550.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ASHLEY FUNDING SVCS LLC	Unsecured	NA	28.64	28.64	0.48	0.00
CAPITAL ONE AUTO FINANCE - DIV C	Secured	25,170.00	25,035.89	25,035.89	25,035.89	3,760.88
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	3,707.00	3,707.98	3,707.98	61.74	0.00
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	1,112.00	1,112.97	1,112.97	18.53	0.00
CAPITAL ONE NA**	Unsecured	547.00	624.46	624.46	10.40	0.00
CITIBANK NA**	Unsecured	471.00	509.56	509.56	8.48	0.00
DUQUESNE LIGHT COMPANY(*)	Unsecured	NA	548.87	548.87	9.14	0.00
DUQUESNE LIGHT COMPANY(*)	Unsecured	NA	130.70	130.70	2.18	0.00
LVNV FUNDING LLC	Unsecured	NA	1,067.29	1,067.29	17.77	0.00
LVNV FUNDING LLC	Unsecured	NA	0.00	0.00	0.00	0.00
NATIONSTAR MORTGAGE LLC D/B/A	Secured	111,804.00	112,200.95	0.00	68,937.95	0.00
NATIONSTAR MORTGAGE LLC D/B/A	Secured	0.00	6,818.07	6,818.07	6,818.07	0.00
PEOPLES NATURAL GAS CO LLC*	Unsecured	NA	311.56	311.56	5.19	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	370.00	370.29	370.29	6.17	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	292.00	292.51	292.51	4.87	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	387.00	387.44	387.44	6.45	0.00
UPMC HEALTH SERVICES	Unsecured	NA	942.96	942.96	15.70	0.00
UPMC PHYSICIAN SERVICES	Unsecured	NA	1,705.53	1,705.53	28.40	0.00
US DEPARTMENT OF EDUCATION	Unsecured	135,138.00	135,628.75	135,628.75	2,258.22	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	NA	885.09	885.09	14.74	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	NA	0.00	0.00	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$68,937.95	\$0.00
Mortgage Arrearage	\$6,818.07	\$6,818.07	\$0.00
Debt Secured by Vehicle	\$25,035.89	\$25,035.89	\$3,760.88
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$31,853.96</b>	<b>\$100,791.91</b>	<b>\$3,760.88</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$148,254.60</b>	<b>\$2,468.46</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$7,839.83</u>
Disbursements to Creditors	<u>\$107,021.25</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$114,861.08</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/19/2024

By: /s/ Ronda J. Winnecour

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.